Relationship Summary

Bright Road Wealth Management, LLC

March 05, 2026

Introduction

- Bright Road Wealth Management, LLC (BRWM, we or us) is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory fees differ, and it is important for you, the retail investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

- We offer investment advisory services to retail investors. We offer financial planning services to retail investors as well. We will make investments on your behalf based on your goals and financial circumstances and will follow any investment restrictions you request.
- BRWM monitors client accounts on an ongoing basis as part of its regular services.
- If you hire us, you may give us *discretionary* authority, granted in the investment advisory agreement, to buy and sell investments in your account without having to get your prior approval for each transaction. We also offer *non-discretionary* investment advisory services. In this type of account, the retail investor will ultimately make the decisions regarding the purchase or sale of investments.
- We do not offer propriety products, but generally limit our investment advice to mutual funds, equities, bonds, fixed income, debt securities, exchange-traded funds, and government securities.
- We do not require an account minimum to receive investment management services. We do have a minimum financial planning fee of $4000.

For additional information regarding all our services, please refer to our Form ADV Part 2A Brochure, specifically Items 4 and 7.

Conversation Starters – Ask a financial professional:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

- Our investment advisory fees are based on a percentage of your assets under management with us. They generally range from 0.60% to 1.00% and are generally paid quarterly in arrears. Our financial planning fees are generally $300-650 per hour and are paid in arrears upon completion. We also offer fixed fee arrangements for financial planning services that range from $800-6,500 depending on the scope and complexity of the plan.
- You may pay other fees not related to your investment advisory fees. These fees may include, but are not limited to, custodian fees, brokerage fees, mutual fund fees, and transaction fees.

- **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

For additional information, please see our Form ADV Part 2A, specifically Items 5.A., B., C. and D.

Conversation Starters – Ask a financial professional:

- *Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts for interest do you have?

- ***When we act as your investment adviser***, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:
  - Our advisors are paid based solely on assets under management. This creates a conflict of interest. If your assets grow, we get paid more. We then have an incentive to encourage you to increase the assets in your account.

For additional information regarding all our services, please refer to the Form ADV Part 2A.

Conversation Starter – Ask a financial professional:

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

- Our financial professionals are compensated based solely on assets under management. This creates a conflict of interest. If your assets grow, we get paid more. We then have an incentive to encourage you to increase the assets in your account.

Do you or your financial professionals have a legal or disciplinary history?

- No, we do not. Please visit Investor.gov/CRS for a free and simple search tool to research us and your financial professionals.

Conversation Starter – Ask a financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

For additional information regarding all our services, please refer to our Form ADV Part 2A, Brochure. You can call Brian Pinkston, Chief Compliance Officer, at 907-339-1555 to request up-to-date information and request a copy of the relationship summary.

Conversation Starter – Ask a financial professional:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have a concern about how this person is treating me?*

Link to ADV Part 1 and 2A Brochure: https://adviserinfo.sec.gov/firm/summary/164408